

Fill in this information to identify your case:

Debtor 1	Shawn A Fehl		
	First Name	Middle Name	Last Name
Debtor 2	Holly L King		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA			
Case number: (If known)	19-24065		

☐ Check if this is an amended plan, andlist below the sections of the plan that have been changed.

Western District of Pennsylvania

Chapter 13 Plan Dated: December 1, 2019**Part 1: Notices**

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court.

In the following notice to creditors, you must check each box that applies

To Creditors: ***YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.***

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN.

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 9	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan**2.1 Debtor(s) will make regular payments to the trustee:**Total amount of **\$4760** per month for a remaining plan term of **60** months shall be paid to the trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$ 2,380.00	\$ _____
D#2	\$ _____	\$ 2,380.00	\$ _____

(Income attachments must be used by Debtors having attachable income)

(SSA direct deposit recipients only)

2.2 Additional payments.☐ **Unpaid Filing Fees.** The balance of \$ _____ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court from the first

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available funds.

Check one.

☒ **None.** If "None" is checked, the rest of § 2.2 need not be completed or reproduced.

2.3 The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts.

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.1 need not be completed or reproduced.

☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)
Midland Mtg/midfirst	1517 Broadway Avenue Elderton, PA 15736 Armstrong County Residence	\$1,500.00	\$12,000.00	
Westgate Resorts	7700 Westgate Blvd. Kissimmee, FL 34747 Osceola County Time Share	\$788.00	\$0.00	

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ The debtor(s) will request, *by filing a separate adversary proceeding*, that the court determine the value of the secured claims listed below.

For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed *Amount of secured claim*. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through an adversary proceeding).

Name of creditor	Estimated amount of creditor's total claim (see Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
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Name of creditor	Estimated amount of creditor's total claim (see Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
Ally Financial	\$12,369.00	2014 Kia Optima Hybrid	\$13,650.00	\$0.00	\$12,369.00	4.25%	\$229.19
Gm Financial	\$22,798.38	2015 Kia Sedona	\$19,250.00	\$0.00	\$22,798.38	4.25%	\$422.44

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.



None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.



None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. *The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked*

3.5 Surrender of collateral.

Check one.



None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest Rate*	Identifying number(s) if collateral is real estate	Tax periods
-NONE-					

Insert additional claims as needed.

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rate on the court's website. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to **Paul W. McElrath, Jr.** In addition to a retainer of **\$500.00** (of which \$ **0.00** was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of **\$3,500.00** is to be paid at the rate of **\$1,166.67** per month. Including any retainer paid, a total of \$ **4,000.00** in fees and costs reimbursement has been

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approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$ **0.00** will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

☐ Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

☒ **None.** If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Insert additional claims as needed

4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

☐ Check here if this payment is for prepetition arrearages only.

Name of Creditor (specify the actual payee, e.g. PA SCDU)	Description	Claim	Monthly payment or pro rata
None			

Insert additional claims as needed.

4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

4.7 Priority unsecured tax claims paid in full.

Name of taxing authority	Total amount of claim	Type of Tax	Interest rate (0% If blank)	Tax Periods
Internal Revenue Service	\$700.00	Federal Income Tax	0.00%	

Insert additional claims as needed.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Debtor(s) ESTIMATE(S) that a total of **\$77,910.00** will be available for distribution to nonpriority unsecured creditors.

Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of **\$0.00** shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **100.00%**. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

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Check one.

- ☐ **None.** If "None" is checked, the rest of Section 5.2 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of Creditor	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee	Payment beginning date (MM/YYYY)
Dept Of Ed/navient	\$50.00	\$0.00	\$0.00	

Insert additional claims as needed.

5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of Creditor	Monthly payment	Postpetition account number
-NONE-		

Insert additional claims as needed.

5.4 Other separately classified nonpriority unsecured claims.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1** This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2** Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to

Debtor

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Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.

- 8.3** The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:
- | | |
|--------------|--|
| Level One: | Unpaid filing fees. |
| Level Two: | Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments. |
| Level Three: | Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and postpetition utility claims. |
| Level Four: | Priority Domestic Support Obligations. |
| Level Five: | Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears. |
| Level Six: | All remaining secured, priority and specially classified claims, and miscellaneous secured arrears. |
| Level Seven: | Allowed nonpriority unsecured claims. |
| Level Eight: | Untimely filed nonpriority unsecured claims for which an objection has not been filed. |
- 8.6** As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7** The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8** Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9** Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10** The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. ***LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID.*** The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions



None. If "None" is checked, the rest of Part 9 need not be completed or reproduced.

Part 10: Signatures:

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

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By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or the debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as "nonstandard" terms and are approved by the court in a separate order.

X /s/ Shawn A Fehl
Shawn A Fehl
Signature of Debtor 1

Executed on December 1, 2019

X /s/ Holly L King
Holly L King
Signature of Debtor 2

Executed on December 1, 2019

X /s/ Paul W. McElrath, Jr.
Paul W. McElrath, Jr.
Signature of debtor(s)' attorney

Date December 1, 2019

Certificate of Notice Page 8 of 11
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shawn A Fehl
 Holly L King
 Debtors

Case No. 19-24065-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: pdf900

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 Total Noticed: 84

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db/jdb
 15165356 +Shawn A Fehl, Holly L King, 1517 Broadway Avenue, Elderton, PA 15136-1703
 15141605 +AES/ Chase Bank, POB 61047, Harrisburg, PA 17106-1047
 15141607 +Aes/pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 15165360 +Barclay's Bank, 700 Prides Xing Road, Newark, DE 19713-6109
 15165362 +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 15141608 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 15141609 +Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
 15141610 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 15141612 +Ccb/apples, Po Box 182120, Columbus, OH 43218-2120
 15141613 Ces/gco Elf Dep, C/o Acs, Utica, NY 13501
 15141614 Ces/wells Fargo, C/o Acs, Utica, NY 13501
 15141615 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 15165371 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 15141616 +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493
 15141617 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 15141624 +Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
 15141625 +Cornerstone, P.O. Box 145122, Salt Lake City, UT 84114-5122
 15141628 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 15141629 +Fed Loan Serv, P.O. Box 60610, Harrisburg, PA 17106-0610
 15141630 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 15141631 +First National Bank Of, 4140 E State St, Hermitage, PA 16148-3401
 15141632 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
 15141633 +Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001
 15156915 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15141635 +Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
 15141636 +Jpmcb Hl, 700 Kansas Lane, Monroe, LA 71203-4774
 15141637 +Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
 15141640 +Midland Mtg/midfirst, P.O. Box 268959, Oklahoma City, OK 73126-8959
 15165404 +PA Department Of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001
 15141644 +Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906
 15165409 +Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487-2853
 15141646 +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 15153289 +SunTrust Bank, Bankruptcy Dept., P.O. Box 85092, Richmond, VA 23286-0001
 15141647 +Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
 15165423 +TD BANK USA/TARGET CREDIT, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
 15141655 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 15141656 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 15165426 +US Department Of Education, c/o FedLoan Servicing, PO Box 69184,
 Harrisburg, PA 17106-9184
 15141659 +Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709
 15165430 +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 03 2019 03:55:48 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 03 2019 03:56:13
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15141603 E-mail/Text: Bankruptcy@absoluteresolutions.com Dec 03 2019 03:54:00
 Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350,
 Minneapolis, MN 55437
 15150955 E-mail/Text: Bankruptcy@absoluteresolutions.com Dec 03 2019 03:54:00
 Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,
 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
 15152039 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Dec 03 2019 03:55:00
 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853,
 Arlington, TX 76096
 15141606 +E-mail/Text: ally@ebn.phinsolutions.com Dec 03 2019 03:54:01 Ally Financial,
 P.O. Box 380901, Bloomington, MN 55438-0901
 15165365 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 03 2019 03:56:10 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 15141611 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 03 2019 03:56:57
 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
 15141618 +E-mail/Text: bankruptcy@clearviewfcu.org Dec 03 2019 03:55:22 Clearview Federal Cu,
 8805 University Blvd, Coraopolis, PA 15108-4212
 15165375 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02
 Comenity Bank-Bankruptcy Dept., Po Box 183043, Columbus, OH 43218-3043

District/off: 0315-2

User: nsha
Form ID: pdf900

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Total Noticed: 84

Date Rcvd: Dec 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15141619 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02 Comenity Bank/levin,
Po Box 182789, Columbus, OH 43218-2789
15141620 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02 Comenity Bank/lmbryant,
Po Box 182789, Columbus, OH 43218-2789
15141621 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02 Comenitybank/valuecity,
Po Box 182789, Columbus, OH 43218-2789
15141622 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02 Comenitybk/coldwater,
Po Box 182789, Columbus, OH 43218-2789
15141623 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 03 2019 03:55:02 Comenitycb/appleseeds,
Po Box 182120, Columbus, OH 43218-2120
15141626 +E-mail/PDF: pa_dc_ed@navient.com Dec 03 2019 04:07:20 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
15156337 E-mail/Text: mrdiscen@discover.com Dec 03 2019 03:54:55 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15141627 +E-mail/Text: mrdiscen@discover.com Dec 03 2019 03:54:55 Discover Fin Svcs Llc, Pob 15316,
Wilmington, DE 19850-5316
15141634 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Dec 03 2019 03:55:00 Gm Financial,
Po Box 181145, Arlington, TX 76096-1145
15165394 +E-mail/Text: cio.bncmail@irs.gov Dec 03 2019 03:54:59 Internal Revenue Service,
1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15141638 +E-mail/Text: bncnotices@becket-lee.com Dec 03 2019 03:54:56 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
15141639 +E-mail/Text: bankruptcy@lightstream.com Dec 03 2019 03:55:54 Lightstream,
303 Peachtree Street Northeast, Atlanta, GA 30308-3201
15165400 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:29 Lowes Home Centers Inc,
PO Box 530914, Atlanta, GA 30353-0914
15141641 +E-mail/Text: electronicbkdocs@nelnet.net Dec 03 2019 03:55:28 Nelnet Loans, Po Box 82561,
Lincoln, NE 68501-2561
15150401 E-mail/PDF: cbp@onemainfinancial.com Dec 03 2019 03:56:54 OneMain Financial, PO Box 3251,
Evansville, IN 47731-3251
15141642 +E-mail/PDF: cbp@onemainfinancial.com Dec 03 2019 03:56:12 Onemain, Po Box 1010,
Evansville, IN 47706-1010
15141643 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 03 2019 03:56:59
Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
15165406 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 03 2019 03:56:59 PRA Receivables,
PO Box 12914, Norfolk, VA 23541-0914
15141645 E-mail/Text: bnc-quantum@quantum3group.com Dec 03 2019 03:55:05 Quantum3 Group LLC,
P.O. Box 788, Kirkland, WA 98083-0788
15165412 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:08 SYNCB, PO BOX 965015,
Orlando, FL 32896-5015
15165413 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:08 SYNCB/AMAZON, PO BOX 965015,
Orlando, FL 32896-5015
15165415 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:08 SYNCB/LOWES, PO Box 965036,
Orlando, FL 32896-5036
15165422 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:53 SYNCHRONY BANK/TJX,
PO BOX 965024, Orlando, FL 32896-5024
15141648 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:53 Synch/jcp, Po Box 965007,
Orlando, FL 32896-5007
15141649 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:08 Synch/lumber Liquidato,
C/o Po Box 965036, Orlando, FL 32896-0001
15141650 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:29 Synch/lumliq, C/o Po Box 965036,
Orlando, FL 32896-0001
15141651 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:53 Synch/sams, Po Box 965005,
Orlando, FL 32896-5005
15141652 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:08 Synch/sams Club Dc,
Po Box 965005, Orlando, FL 32896-5005
15141653 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:29 Synch/sleep Number,
C/o Po Box 965036, Orlando, FL 32896-0001
15141654 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:32 Synch/tjx Cos, Po Box 965015,
Orlando, FL 32896-5015
15142392 +E-mail/PDF: gecsedirecoverycorp.com Dec 03 2019 03:56:29 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15141657 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 03 2019 03:55:44 Webbank/fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15141658 +E-mail/Text: bncmail@w-legal.com Dec 03 2019 03:55:31 Weinstein & Riley,
2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15141604 MIDFIRST BANK
Aes/chase Bank
15165355* ++ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350,
BLOOMINGTON MN 55437-1118
(address filed with court: Absolute Resolutions Investments, LLC,
8000 Norman Center Drive, Suite 350, Minneapolis, MN 55437)
15165357* +Aes/pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
15165358* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901

District/off: 0315-2

User: nsha
Form ID: pdf900

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Total Noticed: 84

Date Rcvd: Dec 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

15165359* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

15165361* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803

15165363* +Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245

15165364* +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

15165366* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281

15165367* +Ccb/apples, Po Box 182120, Columbus, OH 43218-2120

15165368* Ces/gco Elf Dep, C/o Acs, Utica, NY 13501

15165369* Ces/wells Fargo, C/o Acs, Utica, NY 13501

15165370* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

15165372* +Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493

15165373* +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

15165374* +Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212

15165376* +Comenity Bank/levin, Po Box 182789, Columbus, OH 43218-2789

15165377* +Comenity Bank/lmbryant, Po Box 182789, Columbus, OH 43218-2789

15165378* +Comenitybank/valuecity, Po Box 182789, Columbus, OH 43218-2789

15165379* +Comenitybk/coldwater, Po Box 182789, Columbus, OH 43218-2789

15165380* +Comenitycb/appleseeds, Po Box 182120, Columbus, OH 43218-2120

15165381* +Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120

15165382* +Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122

15165383* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

15165384* +Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316

15165385* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

15165386* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

15165387* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115

15165388* +First National Bank Of, 4140 E State St, Hermitage, PA 16148-3401

15165389* +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401

15165390* +Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001

15165391* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145

15165392* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346

15165393* +Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230

15165395* +Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369

15165396* +Jpmcb Hl, 700 Kansas Lane, Monroe, LA 71203-4774

15165397* +Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031

15165398* +Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115

15165399* +Lightstream, 303 Peachtree Street Northeast, Atlanta, GA 30308-3201

15165401* +Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959

15165402* +Nelnnet Loans, Po Box 82561, Lincoln, NE 68501-2561

15165403* +Onemain, Po Box 1010, Evansville, IN 47706-1010

15165405* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, PO Box 41067, Norfolk, VA 23541)

15165407* +Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906

15165408* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788

15165410* +Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217

15165411* +Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358

15165414* +Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007

15165416* +Synccb/lumber Liquidator, C/o Po Box 965036, Orlando, FL 32896-0001

15165417* +Synccb/lumliq, C/o Po Box 965036, Orlando, FL 32896-0001

15165418* +Synccb/sams, Po Box 965005, Orlando, FL 32896-5005

15165419* +Synccb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005

15165420* +Synccb/sleep Number, C/o Po Box 965036, Orlando, FL 32896-0001

15165421* +Synccb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015

15165424* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

15165425* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

15165427* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

15165428* +Weinstein & Riley, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132

15165429* +Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTALS: 2, * 58, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: nsha
Form ID: pdf900

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Total Noticed: 84

Date Rcvd: Dec 02, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Shawn A Fehl ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Holly L King ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6